



Order Filed on February 4, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

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*Formed in the State of Florida*

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*Attorney for Creditor*

In re:

Lorna J. Roberts

Debtor.

Chapter: 13

Case No.: 19-25800-VFP

Judge: Vincent F. Papalia

**CONSENT ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: February 4, 2022**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Debtor: Lorna J. Roberts  
Case No.: 19-25800  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Toyota Motor Credit Corporation (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: 2017 Toyota Highlander; VIN: 5TDJZRFH1HS411766 **provided** that the Debtor complies with the following:

a. On or before January 31, 2022, the Debtor shall file a modified plan providing for the payoff amount of \$35,127.27 at 9.95% to be paid through the Plan over the remaining months of the Plan at \$1,289.67 per month beginning with the February, 2022 payment, for a total amount of **\$39,979.69**.

2. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

3. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) permitting Creditor to exercise any rights under the loan documents with respect to the Property.

4. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Michael G. Boyd  
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